

February 9, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004
Attn: Judge Robert D. Drain

Ref: Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document. I ask that you file it as a motion to object to document #14705.

The document was filed without previous warning to Delphi retirees and was only made known to us via letter on February 5, 2009 giving us a mere twelve days to file our objections.

Many of the recent Delphi retirees were **pressured** to retire at a young age by the company. I retired **at age 57 on January 1, 2009 after working 38 years at Delphi/GM**. I not only have a reduced monthly benefit because of my age but will now have to spend a large portion of my pension on health care. We had little time to prepare for retirement and adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live. Finding a job to supplement this loss in the timeframe we were given will not be easy with the high rate of unemployment.

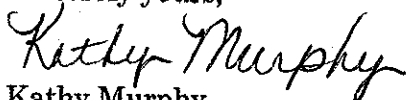
With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits will have a **crippling** effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009. Delphi should have some moral obligation to live up to the commitments they made to us.

I ask you to REJECT this motion.

Sincerely yours,



Kathy Murphy
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Girard, Ohio 44420